

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: David L. Kaminsky)	Confirmation No.: 1407
)	
Application No. 10/707,408)	Group Art Unit: 2151
)	
Filed: December 11, 2003)	Examiner: Glenford J. Madamba
)	
Title: Method and System to Distribute)	
Policies)	

Mail Stop: AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL ACTION UNDER 37 CFR §1.116

Sir:

In response to the Office Action dated as mailed January 23, 2008, please amend the above-identified application as follows:

No Amendments to the Specification.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.